

Information to identify the case:	
Debtor 1	Ronald J Howarth First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Linda B Howarth First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 19-19803-MBK	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald J Howarth
dba Butlerboss, LLC

Linda B Howarth
aka Linda Belle Howarth

1/19/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald J Howarth
Linda B Howarth
Debtors

Case No. 19-19803-MBK
Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jan 19, 2023

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald J Howarth, Linda B Howarth, 12 Cranbury Neck Road, Cranbury, NJ 08512-2810
518244319	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court;, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 19 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518244307	+ EDI: CITICORP.COM	Jan 20 2023 01:44:00	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518268309	+ Email/Text: bkfilings@zwickerpc.com	Jan 19 2023 20:51:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518244306	+ Email/PDF: bncnotices@becket-lee.com	Jan 19 2023 21:07:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518244308	+ EDI: BANKAMER.COM	Jan 20 2023 01:44:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518334764	+ EDI: BANKAMER2.COM	Jan 20 2023 01:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518244309	Email/Text: cms-bk@cms-collect.com	Jan 19 2023 20:51:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518244310	+ EDI: CAPITALONE.COM	Jan 20 2023 01:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518317536	+ EDI: AIS.COM	Jan 20 2023 01:44:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518366505	+ EDI: CITICORP.COM	Jan 20 2023 01:44:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518244312	+ EDI: CITICORP.COM	Jan 20 2023 01:44:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518244313	+ Email/Text: mediamanagers@clientservices.com	Jan 19 2023 20:50:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
518244314	+ EDI: DISCOVERPL	Jan 20 2023 01:44:00	Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

District/off: 0312-3

User: admin

Page 2 of 3

Date Recd: Jan 19, 2023

Form ID: 3180W

Total Noticed: 30

518306561	+ EDI: DISCOVERPL	Jan 20 2023 01:44:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518271472	+ Email/Text: bncmail@w-legal.com	Jan 19 2023 20:51:00	FOUNDATION FINANCE COMPANY, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518244315	Email/Text: administrative@foundationfinance.com	Jan 19 2023 20:51:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
518244316	Email/Text: GCSBankruptcy@gcserv.com	Jan 19 2023 20:50:00	GC Services Limited Partnership, PO Box 3855, Houston, TX 77253
518244311	EDI: JPMORGANCHASE	Jan 20 2023 01:44:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518302272	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 19 2023 20:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518317664	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2023 20:55:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518364087	EDI: PRA.COM	Jan 20 2023 01:44:00	Portfolio Recovery Associates, LLC, C/Osynchroly Bank, POB 41067, Norfolk VA 23541
518244317	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2023 20:51:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518311324	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2023 20:51:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518244318	+ EDI: RMSC.COM	Jan 20 2023 01:44:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518247445	+ EDI: RMSC.COM	Jan 20 2023 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518324394	EDI: WFFC2	Jan 20 2023 01:44:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518244320	+ Email/Text: bkfilings@zwickerpc.com	Jan 19 2023 20:51:00	Zwicker & Associates, P.C., 1105 Laruel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Robert C. Nisenson	on behalf of Debtor Ronald J Howarth r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson	on behalf of Joint Debtor Linda B Howarth r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5